

Information to identify the case:

Debtor 1 **Brenda C Giresi**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7582**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-33744-VFP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brenda C Giresi
aka Brenda C Smith

3/17/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brenda C Giresi
 Debtor

Case No. 16-33744-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 43

Date Rcvd: Mar 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2017.

db +Brenda C Giresi, 12 A Tranquility Farm Lane, Andover, NJ 07821-2288
 cr +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 516547257 +Alan Strelzik, Esq, 40 Park Place, Newton, NJ 07860-1747
 516547258 Atlantic Health System, PO Box 35610, Newark, NJ 07193-5611
 516547259 B&B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
 516547263 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 516547262 Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
 516547269 +Dr. Walter Gang, 8 Lenape Road, Andover, NJ 07821-4589
 516547271 ++GASTROENTEROLOGY ASSOCIATES OF NORTH JERSEY, 369 WEST BLACKWELL STREET, DOVER NJ 07801-2545
 (address filed with court: Gastroenterology Assoc. of North Jersey, Ste 4,
 369 West Blackwell St, Dover, NJ 07801)
 516547272 +Hogarth Emergency Physicians, c/o NCC, 245 Main Street, Scranton, PA 18519-1641
 516547274 +Lyons, Doughty and Veldhuis, P.C., 136 Gaither Drive Suite 100, PO Box 1269,
 Mount Laurel, NJ 08054-7269
 516547280 ++NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149
 (address filed with court: Northwest Radiology Associates, 41 Pine Street, Suite 102,
 Rockaway, NJ 07866)
 516547278 Newton Emergency Medical Assoc, PO Box 417442, Boston, MA 02241-7442
 516547279 +Newton Medical Center, PO Box 36458, Newark, NJ 07188-6406
 516547281 Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
 516547282 +Overlook Medical Center, 99 Beauvoir Ave, Summit, NJ 07901-3595
 516547284 Portfolio Recovery Associates, Riverside Commerce Center, Norfolk, VA 23502-4932
 516547286 Pressler and Pressler, L.L.P., 7 Entin Rd., Parsippany, NJ 07054-5020
 516547287 +Radiological Assoc of NNJ, PO Box 10728, Lancaster, PA 17605-0728
 516547288 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 516547290 +Richard Krieg, 17 Prospect Street, Morristown, NJ 07960-6862
 516547296 +Worlds Foremost Bank N, 4800 NW 1st St, Ste 300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 17 2017 22:37:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 17 2017 22:37:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516547256 +E-mail/Text: mreed@affcollections.com Mar 17 2017 22:37:34
 Accurate Collection Services, LLC, 17 Prospect Street, Morristown, NJ 07960-6862
 516547260 EDI: BANKAMER.COM Mar 17 2017 22:28:00 Bank of America, PO Box 15719,
 Wilmington, DE 198865719
 516547261 +E-mail/Text: banko@berkscredit.com Mar 17 2017 22:37:21 Berks Credit & Collection,
 900 Corporate Dr, Reading, PA 19605-3340
 516547266 +EDI: CKSFINANCIAL.COM Mar 17 2017 22:28:00 CKS Financial, PO Box 2856,
 Chesapeake, VA 23327-2856
 516547264 +E-mail/Text: bankruptcy@certifiedcollection.com Mar 17 2017 22:37:25
 Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
 516547265 EDI: CITICORP.COM Mar 17 2017 22:28:00 Citibank, PO Box 6241,
 Sioux Falls, SD 57117-6241
 516547267 EDI: WFNNB.COM Mar 17 2017 22:28:00 Comenity Bank, PO Box 659465,
 San Antonio, TX 78265-9465
 516547268 EDI: DISCOVER.COM Mar 17 2017 22:28:00 Discover Financial Service LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 516547270 EDI: WFNNB.COM Mar 17 2017 22:28:00 Fashion Bug, PO Box 84073, Columbus, GA 31908-4073
 516547275 +EDI: MID8.COM Mar 17 2017 22:28:00 Midland Credit Management, 8875 Aero Drive,
 Suite 200, San Diego, CA 92123-2255
 516547276 +EDI: MID8.COM Mar 17 2017 22:28:00 Midland Funding LLC, 8875 Aero DR, Suite 200,
 San Diego, CA 92123-2255
 516547277 EDI: MID8.COM Mar 17 2017 22:28:00 Midland Funding LLC, PO Box 60578,
 Los Angeles, CA 90060-0578
 516547285 EDI: PRA.COM Mar 17 2017 22:28:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
 Norfolk, VA 23541
 516547283 +EDI: PRA.COM Mar 17 2017 22:28:00 Portfolio Recovery Associates, 140 Corporate BLVD,
 Norfolk, VA 23502-4952
 516547292 +E-mail/Text: bankruptcy@savit.com Mar 17 2017 22:38:07 Savit Collection Agency,
 PO Box 250, East Brunswick, NJ 08816-0250
 516547293 +EDI: RMSC.COM Mar 17 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516547293 +EDI: WTRNBANK.COM Mar 17 2017 22:28:00 TD Bank USA/Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673
 516547294 +EDI: WFFC.COM Mar 17 2017 22:28:00 WFFNATBANK, PO Box 94498, Las Vegas, NV 89193-4498
 516547295 EDI: WFNNB.COM Mar 17 2017 22:28:00 World Financial Network National Bank, PO Box 182124,
 Columbus, OH 43218-2124

TOTAL: 21

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 43

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516547291 Sa-Vit Collection Agency
516547273 landlord
516547289* +Remex Inc., 307 Wall St, Princeton, NJ 08540-1515

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joan Sirkis Warren on behalf of Debtor Brenda C Giresi joan@joanlaverylaw.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4